

001-345598-06  
HENRY 893  
MARYLAND

VA Form 26-6318c (Home Loan)  
July 1983. Use optional  
Section 1810, Title 38 U.S.C.  
Acceptable to Federal National  
Mortgage Association.

REFINANCE  
**DEED OF TRUST**

Should be Recorded Feb 6<sup>th</sup> 1986 At 11<sup>50</sup> o'clock a M Same Day Recorded & Ex'd per Charles C. Keller, CLK

THIS DEED, made this 31st day of January, 19 86, by and between

William David Henry and Willa M. Henry

party of the first part, and Dorothy P. Gleason and Robert D. Fulghum, Trustee,  
as hereinafter set forth, party of the second part:

WHEREAS, the party of the first part is justly indebted unto GMAC Mortgage Corporation of PA

, a corporation organized and existing  
under the laws of the State of Pennsylvania, in the principal sum of Sixty Nine Thousand  
One Hundred and no/100ths----- Dollars (\$ 69,100.00), with interest from date at  
the rate of Ten and one-half per centum ( 10.50 %) per annum on the unpaid balance until paid,  
for which amount the said party has signed and delivered a certain promissory note bearing even date here-  
with and payable in monthly installments of Six Hundred Thirty Two and 08/100ths----- Dollars  
(\$ 632.08 ), commencing on the first day of March, 19 86, and continuing on the  
first day of each month thereafter until the principal and interest are fully paid, except that the final pay-  
ment of principal and interest, if not sooner paid, shall be due and payable on the first day of February,  
2016.

AND WHEREAS, the party of the first part desires to secure the prompt payment of said debt, and in-  
terest thereon, when and as the same shall become due and payable, and all costs and expenses incurred in  
respect thereto, including reasonable counsel fees incurred or paid by the said party of the second part or  
substituted Trustee, or by any person hereby secured, on account of any litigation at law or in equity  
which may arise in respect to this trust or the property hereinafter mentioned, and of all money  
which may be advanced as provided herein, with interest on all such costs and advances from the  
date thereof.

NOW, THEREFORE, THIS INDENTURE WITNESSETH, that the party of the first part, in consideration of  
the premises, and of one dollar, lawful money of the United States of America, to the party of the  
first part in hand paid by the party of the second part, the  
receipt of which, before the sealing and delivery of these presents, is hereby acknowledged, has granted  
and conveyed, and does hereby grant and convey unto the party of the second part, as Trustee, its succes-  
sors and assigns, the following-described land and premises, situate in the county of Frederick and  
State of Maryland, to wit:

All that lot or parcel of land situate, lying and being in the Frederick City  
Election District, Frederick County, Maryland, and being more particularly  
described as follows:

BEING KNOWN AND DESIGNATED as Lot 25, as shown on a plat entitled "CARROLLTON,  
SECTION IX, Lots 20-72", said plat having been recorded among the Plat Records  
of Frederick County, Maryland, in Plat Book 22, folio 13.

BEING all and the same real estate which was conveyed unto William David Henry  
and Willa M. Henry, his wife, by a Deed from Ryan Homes, Inc., a body corporate,  
dated September 4, 1981, and recorded among the Land Records of Frederick County,  
Maryland, in Liber 1156, folio 51.

TRANSFER TAX	
RECORDING FEE	25.00
RECORDING TAX	36.30
	\$ 61.30

RECORD FEE 25.00  
RECORD TAX 36.30  
MORTGAGE 1716 #  
#32567 C123 R01 T11:50  
02/06/86

together with all the improvements in anywise appertaining, and all the estate, right, title, interest, and  
claim, either at law or in equity, or otherwise however, of the party of the first part, of, in, to, or out of the  
said land and premises; and all fixtures now or hereafter attached to or used in connection with the prem-  
ises herein described and in addition thereto the following described household appliances, which are, and  
shall be deemed to be, fixtures and a part of the realty, and are a portion of the security for the indebted-  
ness herein mentioned;

\*Chattels including but not limited to: Range/Oven, Refrigerator, Dishwasher,  
Vent Fan, W/W Carpet